

## Debit Card Comparison Chart

| Provider   | J.P. Morgan Chase  | PNC  | U.S. Bank   | Western Union   |
|--|--|--|---|---|
| Type of card   | Visa   | Visa   | Visa  | MasterCard  |
| Enrollment Process   | Cards are offered in partnership with local VITA/TCE sites   | Bank Website<br><a href="https://cms2.solspark.com/cms-web">https://cms2.solspark.com/cms-web</a>  | Bank Website<br><a href="http://www.paycardsolutions.com/accelapayge">www.paycardsolutions.com/accelapayge</a>  | Embedded in TaxWise®. To receive marketing materials, log-in and visit the Partners page on <a href="http://support.taxwise.com">http://support.taxwise.com</a> . |
| Contact Information  | Jim Short<br>678-290-9989<br><a href="mailto:james.short@jpmorgan.com">james.short@jpmorgan.com</a>    | Roger Piskos<br>216-222-9668<br><a href="mailto:roger.piskos@pnc.com">roger.piskos@pnc.com</a>   | Gretchen Schwarck<br>612-973-2258<br><a href="mailto:gretchen.schwarck@usbank.com">gretchen.schwarck@usbank.com</a>   | WU Call Center<br>1-866-953-6411  |
| Card Activation  | Free   | Free   | Free  | Free  |
| Monthly Maintenance  | Free   | Free   | Free  | Free  |
| Signature Purchase   | Free   | Free   | Free  | Free  |
| PIN Purchase   | Free   | Free   | Free  | Free  |
| Retailer Purchase with Cash Back Option  | Free   | Free   | Free  | Free  |
| ATM Cash Withdrawals   | Free at Chase and network  | Free @ PNC and network   | Free @ US Bank and network  | \$1.95 plus additional ATM fees could be accessed by ATM owner  |
| Bill Payment   | \$0.75   | Free   | Free  | Free  |
| Live Customer Service  | Free   | Free   | 2 Free per month  | Free  |
| Overdraft  | No fee (\$.75 per denied transaction for insufficient funds)   | No Charge  | No Charge   | No Charge   |
| Online Electronic Statements   | Free   | Free   | Free  | Free  |
| Payroll Direct Deposit (employer must have the capabilities for direct deposits) | N/A  | Free   | Free  | Free  |
| Money Transfer Load  | N/A  | N/A  | N/A   | Free  |
| Online/IVR Account Activity  | Free   | Free   | Free  | Free  |
| SMS Account Notifications (Wireless provider could charge a fee)                 | Free   | Free   | 0.15  | Free  |
| Card Replacement   | One free per year. Additional card \$7.50  | Free   | Free  | Free  |
| Cash Reloads ---   | N/A  | Free at PNC branch   | Free at US Bank branch  | \$4.95  |
| Teller Cash Advance  | \$10.00  | Free   | \$5.00  | Not Available   |
| Card Consecutive Month Inactivity Fee Assessed after                             | 6 months   | 3 Months   | 3 Months  | 12 months   |
| Relationship Building with Financial Institution (FEAB Opportunities)            | Yes  | Yes  | Yes   | No  |
| FDIC Protected   | Yes  | Yes  | Yes   | Yes   |
| Visa/MasterCard Zero Liability Protected   | Yes  | Yes  | Yes   | Yes   |
| Personalized Card  | Yes  | Yes  | Yes   | Yes   |
| Geographic Coverage  | NY, CA, TX, IL, FL, AZ, OH, IN, NJ, MI, LA, CO, WA, KY, GA, WV, OR, UT, WI, CT, OK, NV, ID, DE, MI, SC | Delaware - District of Columbia - Florida - Illinois - Indiana - Kentucky - Maryland - Missouri - New York - Ohio - Virginia - West Virginia - Wisconsin | Arizona - Arkansas - California - Colorado - Florida - Georgia - Idaho - Illinois - Iowa - Kentucky - Minnesota - Missouri - Montana - Nebraska - Nevada - North - Dakota - Ohio - Oregon - Pennsylvania - South Dakota - Tennessee - Texas - Utah - Washington - Wisconsin - Wyoming | USA Only  |